



Insurance Requirements for Events at City Parks & Facilities

(updated 5/30/2017)

The general liability insurance requirement for events hosted at a City park or facility varies based on the type of event. Information found below is a summary of information from the City's "Transfer of Risk Guide: Special Events" that relates to the majority of event requests at City parks and facilities and includes information about the amount of insurance required based on the type of event as well as information on acquiring insurance for an upcoming event if a group does not already have insurance.

Full information related to Events on City property and insurance requirements can be found on the Office of Special Events webpage. [Click here to view the Office of Special Events webpage.](#)

If interested in hosting an event at a park listed below, please contact the entity listed:

- [Office of Special Events](#) - Market Square, Krutch Park, Suttree Landing Park
- [Visit Knoxville Sports Commission](#) – Baker Creek Preserve
- [Lakeshore Park Board](#) – Lakeshore Park (Contact KPRD for Admin Bldg)

INSURANCE REQUIREMENTS

Any non-City sponsored event or activity that results in increased risk to the City of Knoxville must provide a Certificate of Insurance (more info below on types of events and insurance requirements). Additionally, any event raising or collecting funds or anticipating over 100 people must provide a Certificate of Insurance. Please list the name, date, and location of your event on the Certificate of Insurance. List the City of Knoxville, its officials, officers, employees, and volunteers specifically for both additional insured status and waiver of subrogation with the following information:

City of Knoxville, 400 Main St., Knoxville, TN 37902

EVENTS NOT REQUIRING INSURANCE

The following non-sports events with less than 100 anticipated attendance and **without** street/road closures, alcohol, loaded weapons, pyrotechnics, mechanical or inflatable rides (including "bounce houses"), aerial demonstrations, the use or display of animals*, **or** resulting in fundraising or profit do not require insurance:

- Club meetings and organizational meetings
- Celebrations (anniversary parties, birthdays, banquets, awards ceremonies)
- Meetings of a social, academic, business or philosophical nature (other than fundraising)

*Exclusion does not apply to participants in events requiring the use of service animals.

MINIMUM \$1,000,000 PER OCCURRENCE/\$2,000,000 AGGREGATE COVERAGE

All **other** events (not covered above or below) held on City property or in City facilities require a minimum of \$1,000,000 per occurrence/\$2,000,000 aggregate coverage.

MINIMUM \$1,000,000 PER OCCURRENCE/\$3,000,000 AGGREGATE COVERAGE

Non-Sports Events requiring minimum \$1,000,000 per occurrence/\$3,000,000 aggregate coverage

The following non-sports events without loaded weapons, pyrotechnics, mechanical or inflatable (including “bounce houses”) rides, aerial demonstrations, or the serving of alcohol require a minimum of \$1,000,000 per occurrence/\$3,000,000 aggregate coverage

- Events involving the use or display of animals or to which participants are encouraged to bring animals (other than service animals)
- Events which involve serving or sale of alcohol
- Events involving closure of roads or streets
- Block parties and street fairs
- Dances and parties outdoors
- Exhibitions outdoors
- Overnight camping
- Waterslides
- Weapon shows (unloaded)

Sports Events requiring minimum \$1,000,000 per occurrence/\$3,000,000 aggregate coverage

The following sports events without loaded weapons or pyrotechnics require a minimum of \$1,000,000 per occurrence/\$3,000,000 aggregate coverage (Note: Any serving of alcohol must be with properly licensed and insured bartender and proof of license and insurance will be required.):

- Animal riding
- Boxing
- Cheerleading
- Football (contact)
- Golfing events
- Gymnastics
- Ice hockey
- In-line hockey
- Marathons
- Martial arts (contact)
- Non-motorized, off-road racing
- Polo
- Rodeos
- Ropes courses
- Rugby
- Skating (open to public)
- Skateboarding
- Speed skating
- Swimming and diving (unorganized or lessons)
- Triathlons
- Weightlifting
- Wrestling

Note: Insurance requirement for non-traditional sports events not listed above will be made by the Risk Management Division.

MINIMUM \$2,000,000 PER OCCURRENCE/\$3,000,000 AGGREGATE COVERAGE

Events requiring minimum \$2,000,000 per occurrence/\$3,000,000 aggregate coverage

Demolition events, motorized racing, and any event that includes the serving of alcohol will require a minimum of \$2,000,000 per occurrence/\$3,000,000 aggregate coverage. Any serving of alcohol must be with properly licensed and insured bartenders and proof of license and insurance will be required.

Event Insurance – Waiver/Modification

The City's Risk Manager, at his/her discretion, may authorize a greater or lesser amount of coverage or different type of coverage than required by this policy if the event is of a demonstrated high-risk or low-risk category, according to recognized insurance and risk management industry standards. High-risk events requiring a greater amount of coverage to be determined by the Risk Manager may include, but are not limited to, those with loaded weapons or pyrotechnics.

ADDITIONAL RESOURCES & INFORMATION

Special Events Community Meetings – All your questions about events can be answered at the monthly Special Events Community Meeting. This meeting takes place on the fourth Thursday of every month, excluding November and December, at 9:00 a.m. We meet at the Knoxville Civic Coliseum, 2nd floor Ballroom, located at 500 Howard Baker, Jr. Ave. in downtown Knoxville; unless otherwise noted. Free parking is available at the Knoxville Civic Coliseum parking garage. Representatives from various city departments will be in attendance to help facilitate your event.

Alcohol Sales – Alcohol is prohibited in City parks and facilities unless the proper documentation is presented. Events that serve or sell alcohol and are held on city property require permits, insurance and uniformed Knoxville Police officers, all of which must be paid by the organizing event sponsor. The permitting process takes approximately 2 months to complete. There are potentially two permits required, a beer permit and permit for wine and liquor. You must have a Knoxville Beer Permit before applying for the alcohol permit. The Office of Special Events will provide a letter stating you have the beer permit and the City of Knoxville has given you permission to serve or sell alcohol. The beer permit contact is the City of Knoxville Tax Office at (865) 215-2083. The contact for the wine and liquor permit is the Tennessee Alcoholic Beverage Commission at (865) 594-6342.

Self Insurance

The City's Risk Manager shall review all certifications of self-insurance for appropriateness, including any required documentation demonstrating financial solvency.

OPPORTUNITY TO PURCHASE LIABILITY INSURANCE

TULIP (Tenant User Liability Insurance Policy) Program

The City of Knoxville offers a TULIP Program, which provides for a general liability policy that can be accessed by those using City properties for various events. The policy provides coverage to the user as well as to the City for the specific event. Because the policy is underwritten based on the broad range of events that take place on City properties, it may be more reasonably priced than policies obtained individually. The policy can be easily obtained online and is customized to meet the City's requirements. Users are not required to purchase this policy but may procure their own policy to meet the insurance requirements for events. Follow the instructions below to obtain a quote for your event:

1) Go to

<https://www.onebeaconentertainment.com/OneBeaconEntertainment/pages/tulip/tulipapp.page>

2) For Events requiring \$1,000,000 per occurrence in coverage, please choose code 2495 (City of Knoxville I). Coverage is not available for events requiring \$2,000,000 per occurrence through this program.

3) Choose the location of your event in the drop down box.

4) Please choose the type of event that will be held on City property. If your event does not fit one of the listed categories, please contact the City's Risk Management Division for further instructions.

5) Answer the underwriting questions and press next. Please make sure to include information on liquor service as well as vendors who need coverage as directed.

6) After all underwriting questions are answered, you will be provided an insurance quote from for your event. If this quote is satisfactory, please continue to enter policy holder contact information.

7) Enter credit card information in order to purchase the policy online. Once the transaction is complete, the policy will be delivered to you electronically and a certificate of insurance will be delivered to the City's Office of Special Events and Risk Management Division. Should there be any issues, someone from the City will be contacting you. Otherwise, you have met the insurance requirement for your event.

8) Should you have any questions about the Insurance Requirements for events, please contact the City's Risk Management Division at 865-215-3338. Should you have problems accessing or using the online program, please contact One Beacon Entertainment at 1-800-507-8414. To obtain more information about the policy, users may contact Steven McGhee at the City's insurance broker, Willis Towers Watson, at 865-583-3752.